## **CIVIL COVER SHEET**

The JS 44 civil cover sheet and the information contained herein neither replace nor supplement the filing and service of pleadings or other papers as required by law, except as provided by local rules of court. This form, approved by the Judicial Conference of the United States in September 1974, is required for the use of the Clerk of Court for the purpose of initiating the civil docket sheet. (SEE INSTRUCTIONS ON THE REVERSE OF THE FORM.)

I. (a) PLAINTIFFS			DEFENDANTS	DEFENDANTS		
Hassie-Demond: Nowlin			New millennium l	New millennium Bank		
					•	
(b) County of Residence of First Listed Plaintiff guilford			County of Residence	of First Listed Defendant	new jersey	
(EXCEPT IN U.S. PLAINTIFF CASES)  (IN U.S. PLAINTIFF CASES ONLY)						
		101111		ID CONDEMNATION CASES, US INVOLVED.	SE THE LOCATION OF THE	
(c) Attorney's (Firm Name, Address, and Telephone Number)						
FILED *						
II. BASIS OF JURISDICTION (Place an "X" in One Box for Plain tiff						
		1 1			and One Box for Defendant)	
U.S. Governme nt Plaintiff	3 Federal Question (U.S. Government)	Second district	e State Processing	TF DEF 1 Incorporated or Pr of Business In T his	- 1 1 1 1	
2 U.S. Government Defendant	4 Diversity		Citizen of Another State	2 Incorporated and I of Business In A		
	(Indicate Citizensh	ip of Parties in tem II	Citize n or Subject of a	3 Foreign Nation	☐ 6 ☐ 6	
IV. NATURE OF SUIT (Place an "X" in One Box Only)						
CONTRACT	TOI	<del></del>	FORFEITURE/PENALTY	BANKRUPTCY	OTHER STATUTES	
110 Insurance	PERSONAL INJURY	PERSONAL INJURY	610 Agriculture	422 Appeal 28 USC 158	400 State Reap portionment	
120 Marine 130 Miller Act	310 Airplane 315 Airplane Product	362 Personal Injury - Med. Malpractice	620 Other Food & Drug 625 Drug Related Seizure	423 Withdrawal 28 USC 157	410 Antitrust 430 Banks and Banking	
140 Negotiable Instrument 150 Recovery of Overpayment	Liability 320 A ssault, Libel &	365 Personal Injury - Product Liability	of Property 21 USC 881	PROPERTY RIGHTS	450 Commerce	
& Enforcement of Judgme nt	Slander	368 Asbestos Personal	640 R.R. & Truck	820 Co pyrights	460 Deportation 470 Racke teer Influenced and	
151 Medicare Act 152 Recovery of Defaulted	330 Federal Employers' Liability	Injury Product Liability	650 Airline Regs.	830 Patent 840 Trad emark	Corrupt Organizations 480 C onsum er Cre dit	
Student Loans	340 Marine	PERSONAL PROPERTY	Safety/Health	L_I - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	490 Cable/Sat TV	
(Excl. Vetemns) 153 Recovery of Overpayment	345 Marine Product Liability	370 Other Fraud 371 Truth in Lending	LABOR	SOCIAL SECURITY	810 Selective Service 850 Securities/Commodities/	
of Veteran's Benefits	350 M otor V ehicle 355 M otor V ehicle	380 Other Personal	710 Fair Labor Standards	861 H IA (13 95ff)	Exchange	
190 Other Contract	Product Liability	Property Damage 385 Property Damage	Act 720 Labor/M gmt. Relations	862 Black Lung (923) 863 DIW C/DIW W (405 (g))	875 Customer C hallenge 12 USC 3410	
195 Contract Product Liability 196 Franchise	360 Other Personal Injury	Product Liability	730 Labor/M gmt.Reporting & Disclosure Act	864 SSID Title XVI 865 RS I (405(g))	890 Other Statutory Actions 891 Agricultural Acts	
REAL PROPERTY	CIVIL RIGHTS	PRISONER PETITIONS	740 Railway Labor Act	FEDERAL TAX SUITS	892 Economic Stabilization Act	
210 Land Condemnation 220 Forec losure	441 Voting 442 Employment	510 M otions to Vacate Sentence	790 Other Labor Litigation 791 Empl. Ret. Inc.	870 T axes (U.S. Plaintiff or Defenda nt)	893 Environmental Matters 894 Energy Allocation Act	
230 Rent Lease & Ejectment	443 Housing/	Habeas Corpus:	Security Act	871 IRS —Third Party	895 Freedom of Information	
240 Torts to Land 245 Tort Product Liability	Accommod ations  444 Welfare	530 General 535 De ath Penalty		26 USC 7609	Act 900Appeal of Fee Determination	
290 All Other Real Property	445 Amer. w/Disabilities -	540 Mandamus & Other 550 Civil Rights			Under Equal Access	
	Employment  446 Amer. w/Disabilities -	555 Prison Condition		·	to Justice 950 Constitutionality of	
	Other  440 Other Civil Rights				State Statutes	
V. ORIGIN (Place an "X" in One Box Only)  Appeal to District  Tansferred from 6  7  Judge from						
Original Proceeding State Court Remanded from Appellate Court Reopened (specify) Multidistrict Litigation Judgment  Cite the U.S. Civil Statute under which you are filing (Do not cite jurisdictional statutes unless diversity):						
*** *****	15 1	itute under which you are fill ISC sec.1601	ing (Do not cite jurisdiction	nai statutes unless diversity):		
VI. CAUSE OF ACTION	Brief descript ion of co	ause:	air credit reporting act a	and fair debt collection n	ractices	
violations of the fair credit reporting act and fair debt collection practices  VII. REQUESTED IN CHECK IF THIS IS A CLASS ACTION DEMAND \$ CHECK YES only if demanded in complaint:						
COMPLAINT: UNDER F.R.CP. 23 JURY DEMAND: Yes No						
VIII. RELATED CASE	(See instructions):					
IF ANY (See instructions): JUDGE DOCKET NUMBER						
SIGNATURE OF ATTORNEY OF RECORD PRO 3						
11/12/10 Hassie Demond Nowsti						
FOR OFFICE USE ONLY						
RECEIPT # A	MOUNT	APPLYING IFP	JUDGE	MAG. JUI	OGE	